

Exhibit

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S-SFMRSA1
PEJLVD00307497 - 674207614 |14994
Return Address :
MRS BPO, L.L.C.
1930 OLNEY AVE.
CHERRY HILL, NJ 08003



Send Payment/Correspondence to:
MRS Associates
1930 OLNEY AVE.
CHERRY HILL, NJ 08003
855-692-7248

Office Hours:
Monday - Thursday 9am - 9pm ET
Friday 9am - 5pm ET



SOLOMON MAYER

August 6, 2021

CREDITOR: CITIZENS BANK N.A.
MRS ACCT#: LU1 [REDACTED] 5566
CREDITOR ACCT#: xxxx9429
ACCOUNT BALANCE: \$16,605.52

Dear SOLOMON MAYER,

The above-referenced creditor has placed your account with our office for collection. We recognize that sometimes circumstances or events can make it difficult to satisfy your financial obligations.

Resolving a long overdue debt is never easy. Often the hardest part is taking the first step. We are ready to assist you to find a solution that is both fair and reasonable. You may even qualify for a discount offer that could save you a substantial amount of money!

Payment may be made by calling 855-692-7248, mailing to the above address or by using our online payment website at <https://portal.mrsbpo.com>.

IMPORTANT CONSUMER INFORMATION

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of the debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request of this office in writing within 30 days after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

The total amount of the debt due as of charge-off	\$ 14,245.70
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We previously sent you correspondence regarding the above-referenced account that contained an inaccurate account balance. Please disregard the previous letter. The account balance owed has now been corrected, and we apologize for any inconvenience this error may have caused.

Sincerely,

MRS Associates
855-692-7248
MRS Associates is a trade name of MRS BPO, L.L.C.
Letter ID: LU1.14975566.22480247

This is an attempt to collect a debt and any information obtained will be used for that purpose.
This communication is from a debt collector.

PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION

NEW YORK CITY RESIDENTS:

New York City Department of Consumer Affairs, license number 1292105, 1292103, 2068661.
MRS Associates contact: Katie Smith - Mon - Fri 9 AM - 5 PM ET (800) 716-6429.

To better serve you, please advise us if you have any language preference other than English. At this time, we have the following language access services available to you upon request: (1) Spanish speaking representatives, and, (2) translation of our written communications into Spanish. In addition, a translation and description of commonly-used debt collection terms is available in multiple languages on New York City's Department of Consumer Affairs' website at www.nyc.gov/dca

NEW YORK STATE RESIDENTS:

We are required by regulation of the New York State Department of Financial Services to notify you of the following information. This information is NOT legal advice. Debt collectors, in accordance with the Fair Debt Collection Practices Act, 15 U.S.C. § 1692 et seq., are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to:

- (i) The use or threat of violence;
- (ii) The use of obscene or profane language; and
- (iii) Repeated phone calls made with the intent to annoy, abuse, or harass.

If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt:

1. Supplementary security income, (SSI);
2. Social Security;
3. Public assistance (welfare);
4. Spousal support, maintenance (alimony) or child support;
5. Unemployment benefits;
6. Disability benefits;
7. Workers' compensation benefits;
8. Public or private pensions;
9. Veterans' benefits;
10. Federal student loans, federal student grants, and federal work study funds; and
11. Ninety percent of your wages or salary earned in the last sixty days.